

**Notice of Allowability**

Application No.

09/932,373

Examiner

Prabodh M. Dharia

Applicant(s)

ANDERSON ET AL.

Art Unit

2673

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 07-22-2005.
2. ☒ The allowed claim(s) is/are 103-111, 113-124, 126-136, 138-148 and 150 and renumbered as 1-44.
3. ☒ The drawings filed on 17 August 2001 are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All   b) ☐ Some\*   c) ☐ None   of the:
    1. ☐ Certified copies of the priority documents have been received.
    2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
    3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
  6. ☐ CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
    - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
      - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
    - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO-1449 or PTO/SB/08),  
Paper No./Mail Date 08-17-01, 01-13-03
4. ☐ Examiner's Comment Regarding Requirement for Deposit  
of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☐ Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_.
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_.

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1. **Status:** Receipt is acknowledged of papers submitted 07-22-2005 under amendments which, have been placed of record in the file. The Claims 103-111, 113-124, 126-136, 138-148 and 150 are pending in this office action. The claims 1-102, 112, 125, 137 and 149 are cancelled.

***Response to Amendment***

2. Applicant has amended independent claims 103, 115, 127, 139 per examiner objected claims 112, 125, 137, 149 the final office action mailed on May 23, 2005, and cancelled claims 112, 125, 137, 149 which puts this application in condition for allowance.

***Allowable Subject Matter***

3. Claims 103-111, 113-124, 126-136, 138-148, 150 are allowed.
4. The following is an examiner's statement of reasons for allowance:

a system for providing to web users financial information from a plurality of financial institutions comprising: a plurality of financial information servers for accessing financial information from each of the plurality of financial institutions; a web server for accessing the plurality of financial information servers; a name server for locating the financial information servers; and at least one web server process; for performing the steps of: **(a) receiving a financial information request from a client, the financial information request comprising the name of a financial information server for servicing the financial information request for locating the financial information servers; (b) communicating with the name server to**

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locate a financial information server for servicing the financial information request for locating the financial information servers; (c) communicating with the financial information server for servicing the financial information request; (d) receiving the requested financial information from the financial information server for servicing the financial information request; (e) organizing the requested financial information for presentation at the client; and (f) transmitting the organized financial information to the client and the name server comprises pairs of names and locations of financial information servers for processing financial information requests.

The cited references on PTO 892's fail to either individually anticipate as well as render obviousness, individually or in combination underlined above claim.

5. Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

### ***Conclusion***

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Prabodh M Dharia whose telephone number is 571-272-7668. The examiner can normally be reached on M-F 8AM to 5PM.

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7. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Bipin Shalwala can be reached on 571-272-7881. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

8. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Any response to this action should be mailed to:

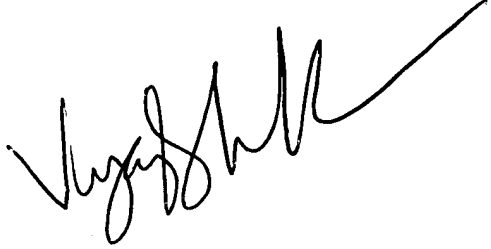
Commissioner of Patents and Trademarks

Washington, D.C. 20231

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July 29, 2005



**VIJAY SHANKAR**  
**PRIMARY EXAMINER**